

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael H. Butler
Jeanette M. Butler
Debtors

Case No. 18-00267-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 23, 2023

User: AutoDocket
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael H. Butler, Jeanette M. Butler, 120 Coffee Street, Everett, PA 15537-4773
5014723	AmeriFirst Home Improvement Finance, 1620 Dodge Street Stop 8116, Omaha, NE 68197-8116
5014725	+ Berkeley County Sheriff, 400 West Stephen Street, Suite 209, Martinsburg, WV 25401-3838
5014726	+ CB USA Sears, PO Box 790040, Saint Louis, MO 63179-0040
5014729	+ Crescent Orchard Homeowner's Associ, PO Box 9, Gerrardstown, WV 25420-0009
5502689	FCC Financial LLC, PO Box 795489, Dallas, TX 75379-5489
5502690	FCC Financial LLC, PO Box 795489, Dallas, TX 75379-5489, FCC Financial LLC, PO Box 795489 Dallas, TX 75379-5489
5026652	First Financial Bank, c/o Ditech Financial LLC, Po Box 6154, Rapid City SD 57709
5014731	+ Huong Bui, DDS, 4808 Derry Street, Harrisburg, PA 17111-3440
5064964	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5014732	+ Keystone Collections Group, PO Box 529, Irwin, PA 15642-0529
5014722	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
5014735	+ Penn Waste, PO Box 3066, York, PA 17402-0066
5014737	+ TouchStone Realty, 2986 Winchester Ave., Martinsburg, WV 25405-2444
5014739	+ WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
5014740	+ WellSpan Physician Billing, PO Box 742641, Cincinnati, OH 45274-2641
5014741	+ Western Alliance Bank, PO Box 742628, Cincinnati, OH 45274-2628

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: collections-recovery@bankatcity.com	Mar 23 2023 18:47:00	City National Bank of West Virginia, P.O. Box 7220, Charleston, WV 25356-0220
5014724	+ EDI: BANKAMER.COM	Mar 23 2023 22:47:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
5044174	+ EDI: BANKAMER2.COM	Mar 23 2023 22:47:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5017121	+ Email/Text: collections-recovery@bankatcity.com	Mar 23 2023 18:47:00	City National Bank, PO Box 7220, Cross Lanes, WV 25356-0220
5014727	+ Email/Text: collections-recovery@bankatcity.com	Mar 23 2023 18:47:00	City National Bank Of, 3601 Maccorkle Avenue, Charleston, WV 25304-1498
5014728	+ EDI: COMCASTCBLCENT	Mar 23 2023 22:47:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
5014721	EDI: IRS.COM	Mar 23 2023 22:47:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5014733	+ Email/Text: unger@members1st.org	Mar 23 2023 18:48:00	Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899

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5014734	+ Email/Text: unger@members1st.org	Mar 23 2023 18:48:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5326264	Email/Text: mtgbk@shellpointmtg.com	Mar 23 2023 18:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5326265	Email/Text: mtgbk@shellpointmtg.com	Mar 23 2023 18:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
5014736	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 23 2023 18:48:00	Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
5043633	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 23 2023 18:48:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5014738	+ EDI: VERIZONCOMB.COM	Mar 23 2023 22:47:00	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*	FCC Financial, LLC, PO Box 795489, Dallas, TX 75379-5489
5014730	##	Ditech Financial LLC, PO Box 15009, Tempe, AZ 85284-0109

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2023 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 1 Michael H. Butler gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Jeanette M. Butler gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	

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TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-4,
Mortgage-Backed Notes, Series 2017-4 bkgroup@kmlawgroup.com

James Warmbrodt

on behalf of Creditor First Financial Bank formerly known as First Financial Bank, N.A. successor in interest to FDIC as receiver
for Irwin Union Bank and Trust Company bkgroup@kmlawgroup.com

Lois Marie Vitti

on behalf of Creditor City National Bank of West Virginia loismvitti@vittilaw.com nicole@vittilaw.com

United States Trustee

ustpre03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Michael H. Butler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3033

EIN --

Debtor 2

Jeanette M. Butler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0231

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00267-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Michael H. Butler
aka Mike Butler

Jeanette M. Butler

3/23/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.